

NATIONAL
HOUSING
FEDERATION

Preferred
Supplier



My Home
Contents Insurance

My Home Contents Insurance

A special service for tenants and residents

Application Pack



THISTLE 
TENANT RISKS

www.thistlemyhome.co.uk

Have you ever thought...

what would happen if you had a burglary?

How would you replace your precious possessions?

Or supposing you had a fire in your home, could you afford to replace your furniture out of your own pocket?

Please Note:

Your housing organisation is not responsible for replacing your damaged contents.

This leaflet tells you about this special policy and how you can apply.

So why not take out insurance now?

BEFORE YOU NEED IT.

It's an alarming thought, but unfortunately these things do happen. All of us believe they'll never happen to us. If they do, we wish we'd been prepared. Dealing with the damage can cost a lot of money. That's where insurance comes in.

Thistle Tenant Risks can offer tenants and leaseholders the chance to insure the contents of their homes. Working with Royal & Sun Alliance Insurance Ltd (RSA), a home contents policy specially designed for Housing organisation tenants and leaseholders has been produced.

This pay as you go home contents insurance policy has been designed to meet the demands and needs of those living in social housing.

Based on the information which has been provided to you if you are unsure whether this insurance policy is right for you please contact the My Home Contents Insurance Team on 0345 450 7288 who will be happy to help you.

Thistle Tenant Risks have 20 years experience of dealing with Insurance for tenants and residents and any questions about the cover, cost or how to make a claim should be referred to them at:

Freepost THISTLE INSURANCE
(no address and no stamp required)

Telephone: 0345 450 7288

E-mail: myhome@thistleinsurance.co.uk

Working out how much to insure for

The table on page 3 will help you calculate the insurance cover you need. First read this page, then work out, room by room, the replacement cost of your belongings at today's prices and enter it in the space provided. Then add up the entries. This is your **Sum Insured**. Now refer to the enclosed rate card to select the premium you will pay.

Costing your belongings

The policy insures any of your household contents and personal effects on a new for old basis.

This means, for example, that if your home is broken into and your television is stolen, RSA will pay you the current cost of replacing it.

This does not apply to clothes and household linen, where an allowance for wear and tear may be deducted.

When you are working out the cost of your insurance, you will need to work out how much it will cost to replace all of your contents as new.

Valuables

These are items which are particularly prone to theft, such as jewellery, watches, clocks, articles of precious metal, pictures, and collections of coins, medals or stamps. If you believe that some of your possessions have a high value, you may wish to have them valued independently by an expert, for example a jeweller.

The maximum amount of cover provided for your valuables under this Policy is 1/3rd of the total Sum Insured. For any one valuable the maximum amount is £1,250.

Making certain you are adequately insured

The scheme offers special low, minimum Sums Insured to ensure that you only pay for the cover you need. These are:

- £6,000 for senior Citizens (aged 60 years and over).
- £9,000 for all other tenants/residents.

However, it is important not to take these as recommended figures. If you undervalue your contents your claim will not be paid in full.

Premium Charges

Please refer to the premium tables enclosed. All premiums quoted are inclusive of Insurance Premium Tax at the current rate. The monthly Pay As You Go policies, can be paid by Direct debit, include an additional transaction charge of 4.6%. The cash options available, which are payable via swipe card at any Post Office either, monthly or fortnightly, also include the card transaction charge of 46p. Each of these are more expensive than paying annually.

		Replacement Cost
Lounge	<ul style="list-style-type: none"> Carpets and floor coverings Curtains and fittings Furniture General items (eg. ornaments) TV, video, audio and visual equipment Valuables 	
Kitchen	<ul style="list-style-type: none"> Carpets and floor coverings Curtains and fittings Household appliances Cooking utensils, cutlery and crockery Cleaning equipment and materials Food and drink Valuables 	
Hall, stairs and landings	<ul style="list-style-type: none"> Carpets and floor coverings Curtains and fittings Furniture General items 	
Dining Room	<ul style="list-style-type: none"> Carpets and floor coverings Curtains and fittings Furniture Valuables 	
Bathroom	<ul style="list-style-type: none"> Rugs and floor coverings Curtains and fittings Fixtures and fittings Linen and bedding (allow for wear and tear) 	
Bedrooms	<ul style="list-style-type: none"> Carpets and floor covering Curtains and fittings Furniture Linen and bedding (allow for wear and tear) General items TV, video and visual equipment Valuables Clothing (allow for wear and tear) 	
Other rooms	<ul style="list-style-type: none"> Toys and baby equipment Domestic tools General items 	
	Total sum insured	

What payment options are available?

Pay As You Go – If you select to pay by fortnightly or monthly this is called a Pay As You Go policy. This means your insurance cover is in place as long as you continue to pay your premiums.

Annual Policies – If you choose to pay annually this is a 12 month insurance policy, where you will receive a renewal invitation each year.

How to pay

You can pay your premiums by one of the following methods:

- Fortnightly by cash using a swipe card at any Post Office or Pay Zone outlet
- Monthly by cash using a swipe card at any Post Office or Pay Zone outlet
- Monthly by Direct Debit, please complete the form enclosed and return it along with your application form.
- Annually by Cheque, Postal Order, these should be made payable to My Home Contents Insurance Scheme
- Annually by Credit or Debit card, please complete the form enclosed and return it along with your application form.

If your chosen method of payment is cash using a swipe card, a swipe card will be forwarded to you along with your policy booklet and welcome pack. Please note fortnightly and monthly premiums include a transaction charge.

When your Policy will start

The start date you select must be more than 5 days in the future to allow time for your application to be processed.

Please note that you will not be insured until your application is accepted and you receive your documentation.

A policy wording, Insurance Product Information Document, and certificate of insurance detailing the sum insured, premiums and cover will be sent to you to confirm your application has been accepted and cover is now in place. To make sure you are always covered, you must keep up your payments.

Security Advice

Make sure that all locking and security devices should be brought into operation whenever:

- there is no person in charge of the home within the boundaries of the land belonging to the home;
- the occupants retire at night (locking devices on windows in occupied rooms need not be brought into operation).

What to do now

1. Read the Insurance Product Information Document, the Essential Information Document and Terms of Business Document.
2. Fully complete the application form attached, making sure you have answered all the questions and signed the declaration.
3. If you have any further questions regarding this insurance simply telephone My Home Contents Insurance Scheme on **0345 450 7288**. Calls may be recorded and monitored.

How to apply

Complete the application form and post to: **FREEPOST: Thistle Insurance** (there is no address required and no stamp needed).

Apply over the phone by calling us on **0345 450 7288**.

Keeping up the payments

- To make sure that you are always covered you must keep up to date with your payments.
- You will not be allowed to make a claim unless your payments are up to date.
- Your insurance may be cancelled if you don't keep your premiums up to date.

Start date and Policy documents

- Cover will start as soon as your application has been accepted.
- A welcome letter, policy wording, Insurance Product Information Document and certificate of insurance detailing the sum insured, premium, cover and the scheme anniversary date, will be sent to you as soon as possible.

If you selected a Pay As you Go policy

- If your chosen method of payment is by cash fortnightly or monthly, a swipe card will also be sent to you.
- By choosing a Pay As You Go policy to pay, fortnightly, or monthly, we will then endeavour to provide you with an updated copy of your policy terms including your Certificate of Insurance annually on the scheme anniversary date.
- The Scheme Anniversary will be the point when we communicate any changes to the terms of your policy, it will also contain a statement of price and information about cancellation.

How do I notify a claim under My Home Contents Insurance?

To report a claim please contact Thistle Tenant Risks by telephone on **0345 450 7288**.

Contents Insurance for Tenants and Residents APPLICATION FORM

Application Form

Please read the important information which follows

We'll give information to help you make an informed choice but won't provide advice on whether our products are suitable for you.

This contents cover meets the demands and needs of customers who need to repair or replace their home contents as new against specific damage and loss such as theft and escape of water.

A copy of the completed Application Form is available on request but you should keep a record of all information supplied to us for the purpose of entering into this contract. A specimen policy is available on request.

Your answers to our questions are important and provided you have answered them to the best of your knowledge and belief, we consider that you have fulfilled your requirements. You should tell us if any of these details are incorrect or change. We may reassess your cover, terms and premiums when we are told about changes in your circumstances. If you do not tell us about any changes, or give us

incorrect information, the wrong terms may be quoted, a claim might be rejected or payment could be reduced. In certain circumstances your policy might be invalid and you may not be entitled to a refund of premium. If there is insufficient space for your response, please continue on a separate sheet of paper if necessary.

Name of Housing Organisation

(Joint tenants & residents and co-habitees must be named)

Full Name/s

Mr/Mrs/Miss/Ms

Address of your home to be insured

Postcode

Date of Birth

Tel No.

Precise Occupation

Please answer all of the following Questions Whenever we ask questions on the Application Form about your household, we mean You and Your family (including your partner and all children) who normally reside with you.

1. Have you or any member of your household who normally live with you at your current address or elsewhere

a) made any household contents claims in the last 5 years?

Yes No

b) had insurance cancelled, declined or declared void or had special terms or conditions applied?

Yes No

c) been convicted of any offence other than driving offences?

Yes No

2. Has the home or the land belonging to it been flooded in the last 5 years?

Yes No

3. Will the home be left unoccupied for a total of more than 35 days in a year?

Yes No

4. Will the home be occupied by anyone other than you or your household?

Yes No

If yes, how many people other than you or your household will occupy the home with you?

AMOUNT TO BE INSURED

To the nearest £1,000

(note minimum amounts)

£

It is important that the sum(s) chosen are sufficient to replace ALL your Household Goods and Personal Effects. If the Sums Insured are inadequate you will have to bear a rateable proportion of any claim. Please refer to the premium tables for the cost of cover.

• Do you require the full accidental damage option

Do you require at an additional cost any of the following cover options:

a) Personal Effects cover

£ maximum £3,000

b) Garden Huts, Garages and Greenhouses cover

£500

c) Hearing Aid cover

£ maximum £3,000

d) Wheelchair cover

£ maximum £3,000

Method of Payment (please tick one of the following options)

Fortnightly
swipe card

Monthly
swipe card

Monthly
direct debit

Annual Cheque/
Postal Order

Annual Credit/
Debit card

If you have selected to pay your premium by direct debit or by credit/debit card please complete the appropriate form enclosed and return it along with your application form.

Date you want the insurance to start from

The start date you select must be more than 5 days in the future to allow time for your application to be processed.

Please note that you will not be insured until your application is accepted and you receive your documentation.

If you have answered 'YES' to **Question 1b**, please provide the following information:

- What action was taken by the insurer?

- Why did they take that action?

- The date this happened?

- Have you had insurance since?

Important

Please read the following carefully before you sign and date the Declaration.

- **Claims and Underwriting Exchange**

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. You can ask us for more information about this. You should show this notice to anyone who has an interest in property insured under the policy.

- **Eligibility Disclaimer**

Royal & Sun Alliance Insurance Ltd has the right to refuse any application which does not meet its underwriting eligibility criteria under the scheme.

- **How We Use Your Information**

Your policy is underwritten by Royal & Sun Alliance Insurance Ltd (RSA), and your data is provided to RSA in order for them to provide you with the cover you require. To find out how RSA use your personal data, and what your rights are in relation to that information, a copy of their privacy policy can be found online at <https://www.rsagroup.com/support/legal-information/partner-privacy-policy/>

Declaration

- **Important Note:** Before you sign this form, please read it again making sure all questions are answered in full. Check that the answers which have been given are correct. Once you and any joint applicant sign this form you are responsible for its accuracy. To give false information knowingly in answer to any of the questions in order to obtain insurance or to obtain a reduced premium could be a criminal offence and will certainly invalidate your insurance.

I/We declare that to the best of my/our knowledge and belief, the statements made by me/us or on my/our behalf are true and complete.

I/We have read the Insurance Product Information Document, Essential Information Document and Terms of Business Document.

I/We consent to the searching of information from other insurers to check the answers I/we have provided and I/we authorise the giving of information for such purposes.

I/We understand that you will pass the information on this form and about any incident I/we may give details of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with this application or any incident I/we have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.

Signature of Proposer/s

Date

Signature of Proposer/s

Date

(Joint tenants or co-habitees must sign, unless they are married to each other)

PLEASE INITIAL ANY ALTERATIONS ON THIS APPLICATION FORM

For Office Use Only

Area

Premium £

Certificate No

Input Date

Date Sent

Essential Information Document

How to renew your policy

We'll contact you before your policy is due to renew each year, to let you know the price and terms and conditions that will apply for the following year. If you'd like to make changes or cancel the cover, please let us know before the renewal date.

Unless you advise us before the renewal date that you wish to cancel your cover, the policy will automatically renew if you pay by instalments. If you normally contact us to pay for your policy once a year, then you'll need to do this before the renewal date to pay the premium and renew your cover.

Financial Sanctions

Please note that Royal & Sun Alliance Insurance Ltd is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

The Law and Language that applies to your policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your policy documentation. The language used in this policy and any communications relating to it will be English.

Are you protected if we go out of business?

Royal & Sun Alliance Insurance Ltd is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation if any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be able to claim compensation if we can't meet our obligations but this will depend on the claim. If you want more information on the compensation scheme you can contact FSCS.

How to make a claim

Should you wish to make a claim under your insurance, you must give us any information or help that we may ask for and you must not agree to settle or reject a claim unless we've agreed and confirmed this verbally or in writing. You can find full details of how to claim in your Policy documentation.

Cancelling your policy

Once you've read your policy, if you don't want to go ahead with the insurance and this is your first year with

us, you'll have 14 days from the day you receive the policy documentation to let us know. If you're due to renew your cover then the 14 days starts from your renewal date. Once we know that you'd like to cancel, we'll refund any payments you've already made unless you've made a claim in the current period of insurance. If we need to cancel your policy we'll write to you at least 14 days before the cancellation date, using the address we currently have on record. If we cancel your policy we may refund you for payments you've already made to us for the time you have left on your insurance. If your policy is cancelled you'll still be able to claim for any event that happened before the cancellation date.

Making a complaint

If you think that we haven't given you the service you expected, we'd like you to let us know so that we can try to put things right. If you're not happy you should contact us using the address shown in your documentation. If they're not able to resolve the complaint for you they'll contact our Customer Relations team to look into your concerns on behalf of our Chief Executive. If they can't resolve your complaint they'll let you have written confirmation of our final response so you can refer the matter to the Financial Ombudsman if you'd like to do so. This won't affect your right to take legal action.

Customer Relations Team

RSA
Customer Relations Team
PO Box 255
Wymondham
NR18 8DP

Financial Ombudsman Service

Exchange Tower
London
E14 9SR

About us

This product is underwritten by Royal & Sun Alliance Insurance Ltd, which is authorised by the Prudential Regulation Authority as an insurance company and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It is authorised to sell and administer insurance contracts under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register

You will not be charged a fee for this service. Your Landlord (as indicated in the application form) may receive a commission from Royal & Sun Alliance Insurance Ltd in relation to any insurance policy arranged by them, which means that a percentage of the premium you pay is given to them. If you require any further information on this please contact your landlord.

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